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UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

Michael Alexander David

Debtor

Case No.: 19-14074-amc

Chapter 13

SN Servicing Corporation as

servicer for U.S. Bank Trust

National Association, as Trustee of

the Igloo Series IV Trust

Movant

Judge: Ashely M. Chan

Hearing Date:

October 21, 2020

Michael Alexander David Scott F. Waterman- Trustee Respondents

Respondents

CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby **ORDERED**.

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Applicant:

SN Servicing Corporation as servicer for U.S. Bank Trust National

Association, as Trustee of the Igloo Series IV Trust

Applicant's Counsel:

<u>Friedman Vartolo LLP</u> Jermaine D. Harris, Esq.

Debtor's Counsel: Property (Collateral):

6037 Lansdowne Avenue, Philadelphia, PA 19151

Relief Sought:

• Relief from Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

- 1. Status of Arrearages:
- The Debtor is overdue for <u>8</u> months, from <u>April 1, 2020</u> to <u>November 1, 2020</u>.
- The Debtor is overdue for **8** payments at **\$774.62** per month.
- The Debtor is due for <u>5</u> stipulation payments, from <u>March 1, 2020</u> to <u>July 1, 2020</u>.
- The Debtor is due for <u>5</u> stipulation payments at <u>\$306.84</u> per month.
- Suspense Balance is \$306.80

Total Arrearages Due: \$7,424.36

- 2. Cure for Post-Petition Arrearages:
- Debtor shall tender \$7,424.36 to secured creditor on or before December 1, 2020.
- Beginning on <u>December 1, 2020</u>, regular monthly payments shall resume in the amount
 of <u>\$774.62</u>, or as further defined by the terms of the Note, Mortgage, or any payment
 change notices.
- 3. Payments to the Secured Creditor shall be made to the following address:

Payments:

SN Servicing Corporation

P.O. Box 660820 Dallas, TX 75266

In the event of default:

If the Debtor fails to make regular monthly payments or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the

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Bankruptcy Court, Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's Attorney.

The undersigned hereby consent to the form and entry of the foregoing order.

Jermaine D. Harris, Esq. Attorney for Debtor /s/ Lorraine Gazzara Doyle, Esq. Lorraine Gazzara Doyle, Esq. Attorney for Secured Creditor

/s/ Polly S. Langdon for

Scott F. Waterman- Trustee